

**REMARKS**

Claims 1-14 are pending in this application. By this Amendment, claims 3-6, 8-11 and 13 are amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

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JAO:TJP/emt

Date: January 16, 2004

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
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**DEPOSIT ACCOUNT USE  
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